

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael Koehler
 Debtor

Case No. 18-17188-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db #+Michael Koehler, 388 Fairview Avenue, Quakertown, PA 18951-2803
 14221975 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
 14221976 +Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
 14221979 +NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,
 COLUMBUS OH 43215-2410
 (address filed with court: Nationwide Bank, 1 Nationwide Plz, Columbus, OH 43215)
 14221983 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 02 2019 03:24:20 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 02 2019 03:23:32
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 02 2019 03:24:13 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14221971 +EDI: CHASE.COM Mar 02 2019 08:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14221974 +E-mail/Text: bknotice@ercbpo.com Mar 02 2019 03:23:57 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 14221978 +EDI: MID8.COM Mar 02 2019 08:08:00 Midland Funding, 2365 Northside Dr Ste 30,
 San Diego, CA 92108-2709
 14223437 +EDI: PRA.COM Mar 02 2019 08:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14221980 +EDI: PRA.COM Mar 02 2019 08:08:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 14221981 +EDI: RMSC.COM Mar 02 2019 08:13:00 Syncb/car Care Pep Boy, Po Box 965036,
 Orlando, FL 32896-5036
 14221982 +EDI: RMSC.COM Mar 02 2019 08:13:00 Syncb/care Credit, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14221972 E-mail/Text: creditreconciliation@peoples.com Mar 02 2019 03:23:55 Citizens Bank,
 1000 Lafayette Blvd, Bridgeport, CT 06604
 14221973 EDI: USBANKARS.COM Mar 02 2019 08:08:00 Elan Financial Service, Po Box 790084,
 Saint Louis, MO 63179

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14221977 IRS

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2019 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
KEVIN G. MCDONALD on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
PAUL H. YOUNG on behalf of Debtor Michael Koehler support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Michael Koehler</u>	Social Security number or ITIN	xxx-xx-6403
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-17188-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Koehler

2/28/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.